Allowable Subject Matter

1. The following is an Examiner's statement of reason for allowance: Claims 1, 2, 4-11, 14, 15, 17-33 are considered allowable since when reading the claims in light of the specification, as per the MPEP §2111.01 or Toro Co. v. White Consolidated Industries Inc., 199 F.3d 1295, 1301, 53 USPQ2d 1065, 1069 (Fed. Cir. 1999), none of the references of record alone or in combination disclose or suggest the combination of limitations specified in the independent claims specifically using a charity donation dataset as cited in claims 1, 8, 11, 14, 20 and 25.

In addition, developing, using said processor , at least one of a current accuracy and an estimated final accuracy, said current accuracy comprises an accuracy of said learning model for said subset, said estimated final accuracy comprising an estimated accuracy of said estimated learning model for said entirety of said charity donation dataset, as stated in claim 1.

In addition, developing at least one of a current accuracy and an estimated final accuracy, said current accuracy comprising an accuracy of said learning model for said subset being currently developed, said estimated final accuracy comprising accuracy of said ensemble model of said dataset, as stated in claim 14. (as defined at e.g., ¶¶ 0007, 0140, 0073, 0026-0028 of the specification of the instant application)

2. A practical application for the invention is disclosed at ¶0007, 'An exemplary scenario for discussing the techniques of the present invention is a charity donation dataset from which a subset of the data is to be chosen as individuals to whom to send

campaign letters. Assuming that the cost of a campaign letter is $0.68, it should be apparent that it would be beneficial to send a letter only if the solicited person will donate at least $0.68.'

3. The claimed computer readable medium has been interpreted as being a 'Whether contained in the diskette 1300, the computer/CPU 1211, or elsewhere, the instructions may be stored on a variety of machine-readable data storage media, such as DASD storage (e.g., a conventional "hard drive" or a RAID array), magnetic tape, electronic read-only memory (e.g., ROM, EPROM, or EEPROM), an optical storage device (e.g. CD-ROM, WORM, DVD, digital optical tape, etc.), paper "punch" cards,' (as disclosed in [0206] of the specification of the instant application).

4. The prior art reference ('Distributed Data Mining in Credit Card Fraud Detection'; referred to as **Chan**) discloses 'Subsets' or 'plurality of segments' of applicant is equivalent to 'subsets' of Chan. **(Chan,** p68, C1:9 through C3:10) As cited in claims 1, 8, 11, 14 and 20. 'Learning model' of applicant is equivalent to 'best base classifier' of Chan. 'First subset' or 'One of said N segments' of applicant is equivalent to 'over one subset' of Chan. **(Chan,** p73 Table 3, line 3) As cited in claims 1, 8, 11, 14, 20 and 25. 'Ensemble model' of applicant is equivalent to 'combine the resultant base models' of Chan. 'Successive ones of said N segments' of applicant is disclosed by 'class-combiner (or stacking) strategy' of Chan. **(Chan,** p68, C1:9 through C3:10, p70, C3:33-53, p70, C2:6-30) As cited in claim 11. If Chan can produce a classifier based on a

training set and then test the classifier based on a validation set, then a 'memory interface' is inherent to perform these function using 'training set' and 'validation set' of Chan. (**Chan,** p70, C3:33-53) As cited in claim 11. 'Dataset' of applicant is equivalent to 'large data set' of Chan. (**Chan,** p68 C1:9 through C3:10) 'Feature vector' of applicant is illustrated by the '(x_1, c_1, y_1) of training examples' of Chan. (**Chan,** p68, 'The AdaCost algorithm' window) 'True class label' of applicant is equivalent to 'true positive' of Chan. (**Chan,** table 1) as cited in claim 25.

Complementary art reference ('JAM: Java Agents for Meta-Learning over Distributed Databases'; referred to as Stolfo) teaches 'Graphic user interface' of applicant is equivalent to 'graphic user interface' of Stolfo. (**Stolfo,** p2, C2:12)

Chan and **Stolfo** do not teach using a charity donation dataset as cited in claims 1, 8, 11, 14, 20 and 25.

In addition, developing, using said processor , at least one of a current accuracy and an estimated final accuracy, said current accuracy comprises an accuracy of said learning model for said subset, said estimated final accuracy comprising an estimated accuracy of said estimated learning model for said entirety of said charity donation dataset, as stated in claim 1.

In addition, developing at least one of a current accuracy and an estimated final accuracy, said current accuracy comprising an accuracy of said learning model for said

subset being currently developed, said estimated final accuracy comprising accuracy of said ensemble model of said dataset, as stated in claim 14.

5. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Peter Coughlan whose telephone number is (571) 272-5990, Monday through Friday from 7:15 a.m. to 3:45 p.m. or contact the Supervisor Mr. David Vincent at (571) 272-3080.

/P. C./

Examiner, Art Unit 2129

Peter Coughlan

Patent Examiner

10/27/2009

/David R Vincent/

Supervisory Patent Examiner, Art Unit 2129